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TRANSPORTATION SUB-AGENCY 050. MOTOR VEHICLES DEPARTMENT CHAPTER 011.

RULES REGARDING MANDATORY INSURANCE

14 050 011. Rules Regarding Mandatory Insurance

A. Each insurance company or authorized representative issuing a policy insuring against liability arising out of the ownership, maintenance or use of any motor vehicle which is delivered or issued for deliver in this state shall, at the time of delivery of the policy, issue insurance identification cards to the named insured.

- **B.** Cards shall meet the following specifications:
- **1.** Size of the card may vary from 3" x 2 1/2" to 5 1/2" x 3<3>/4".
- 2. The card shall be a one-part form on at least 20 pound white paper stock.
- 3. The following must be shown on the card:
- a. Vermont Automobile Insurance Identification Card.
- **b.** A statement that the card must be carried in the possession of or the vehicle of the named insured at all times that the named insured is operating a vehicle.
- c. The name of the insurance company.
- d. The name of the named insured.
- e. The policy number.
- f. The policy effective date and expiration date.
- g. A statement that the policy provides the minimum insurance prescribed by law.
- **h.** If a vehicle is owned, a description including year, make or model and vehicle identification number of each. If the policy covers five or more vehicles, the word "Fleet" may be substituted for the vehicle description.
- **4.** At the option of the insurer other information may be included such as company logo, insured's address, agent/broker's office address, what to do in the event of an accident, etc.
- **5.** Temporary identification cards with the same specifications, except that the word "temporary" must be shown, may be utilized pending receipt of the permanent card by the policyholder. Insurance binders, policies or endorsements may also be utilized as temporary proof of insurance.

- **C.** Each person who has been certified as self-insured by the Commissioner shall prepare an insurance identification card for the use of such person, or may use the certificate of self-insurance furnished by the Commissioner.
- **D.** An insurance identification card shall be produced by the operator of any motor vehicle upon the request of a law enforcement officer.
- **E.** If an operator is unable to produce the card on the request of a law enforcement officer, he or she shall not be charged with a violation of 23 V.S.A. § 800 if a card showing coverage in effect on the date of the alleged violation is presented to the arresting officer within 15 days of said violation.
- **F.** If a person is licensed to operate by a jurisdiction other than Vermont, the proof of insurance which is accepted in the licensing jurisdiction shall be accepted in this state provided that such proof contains substantially the same information as herein required.
- **G.** Notwithstanding Section B of this rule, for the period from January 1, 1986 thorugh [through] December 31, 1986, inclusive, acceptable proof of insurance shall mean insurance identification cards as specified herein above, insurance policies, binders and endorsements.

History

Effective Date:

November 9, 1985 (SOS Rule Log #85-69)

CODE OF VERMONT RULES

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